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Cuyler D. Jones 6219 S. Lee Street Littleton, CO 80127				
			EXAMINER MERCHANT, SHAHID R	
			ART UNIT 3692	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No. 10/826,443	Applicant(s) JONES ET AL.	
	Examiner Shahid R. Merchant	Art Unit 3692	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 28 November 2007.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-57 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-57 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Status of the Claims***

1. This action is in response to the amendment filed on November 28, 2007.  
Claims 1-57 are pending. Claims 1, 17, 26, 30, 32, 45 and 50-51 have been amended.

### ***Response to Arguments***

2. In response to Applicant's arguments with respect to claims 1-57, those arguments have been considered but are moot in view of amendments which add additional limitations to the claims which require a new search.

### ***Claim Objections***

3. Claim 3, 5, 7, 8 and 10-14 objected to because of the following informalities: the term "the operation" should be changed to "the method" to remain consistent with terminology of claim 1. Appropriate correction is required.
4. Claim 3 objected to because of the following informalities: the word "o" should be changed to "of". For examining purposes, Examiner interprets "o" to mean "of". Appropriate correction is required.
5. Claim 6 objected to because of the following informalities: the term "loan" should be changed to "loan application" to remain consistent with terminology of claim 1. For examining purposes, Examiner interprets "loan" to refer to "loan application." Appropriate correction is required.

6. Claim 12 objected to because of the following informalities: there should be a space between the word "claim" and "1." Appropriate correction is required.
7. Claim 51 objected to because of the following informalities: the word "ending" should be changed to "lending" to remain consistent with terminology of claim. For examining purposes, Examiner interprets "ending" to refer to "lending". Appropriate correction is required.

***Claim Rejections - 35 USC § 103***

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. Claims 1-4, 6-9, 11, 13, 15-20, 22-25, 27, 29-35, 40-44 and 51-57 rejected under 35 U.S.C. 103(a) as being unpatentable over Dhar et al., U.S. Patent Application Publication 2002/0040339 (see PTO-892, Ref. A) in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D).
10. As per claim 1, Dhar teaches a method for allocating loans among a plurality of lending entities comprising:  
  
receiving information associated with a loan application (see paragraphs 54, 59, 95 and Figure 3, step 30);

determining whether each of a plurality of lending entities is eligible to fund the loan application (see paragraphs 95-97);

prioritizing at least a portion of eligible lending entities according to at least one predetermined rule (see paragraphs 103-104); and

selecting an eligible lending entity from the prioritized eligible lending entities (see paragraphs 101 and 104).

Dhar does not specifically teach determining a ranking of the prioritized eligible lending entities and wherein the selected eligible entity is the lending entity with highest ranking.

Nafousi teaches determining a ranking of the prioritized eligible lending entities and wherein the selected eligible entity is the lending entity with highest ranking (see paragraphs 61, 71, 131, 132, 143, 148, 150, 155 and Figure 17).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar and Nafousi to rank eligible lending entities and select the one with the highest ranking because it allows a user to choose a lending entity based on a performance criteria quickly and efficiently as taught by Nafousi (see paragraph 28).

11. As per claim 2, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the information associated with the loan application comprises a zip code (see paragraph 61).

12. As per claim 3, Dhar teaches the method of claim 2 as described above. Dhar further teaches wherein the operation of determining whether a lending entity is eligible

to fund the loan application comprises determining whether the lending entity is eligible to fund a loan application associated with the zip code (see paragraph 95).

13. As per claim 4, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the information associated with the loan application comprises a loan amount (see paragraph 104).

14. As per claim 6, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the information associated with the loan comprises at least one of a regional descriptor, a national descriptor, a metropolitan descriptor, a county descriptor and a geographic descriptor (see paragraph 61).

15. As per claim 7, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the operation of determining whether a lending entity is eligible to fund the loan application comprises determining whether the lending entity is eligible to lend in the at least one of a regional descriptor, a national descriptor, a metropolitan descriptor, a county descriptor and a geographic descriptor (see paragraph 95).

16. As per claim 8, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the operation of determining whether a lending entity is eligible to fund the loan application comprises determining whether the loan application meets at least one predetermined criteria of the lending entity (see paragraphs 97-104).

17. As per claim 9, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the operation of prioritizing at least a portion of the

eligible lending entities comprises determining whether a preferred lending entity exists for funding the loan application (see paragraphs 44 and 95).

18. As per claim 11, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the operation of prioritizing at least a portion of the eligible lending entities comprises determining whether a local lending entity exists for funding the loan application (see paragraphs 59-61).

19. As per claim 13, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches wherein the operation of prioritizing at least a portion of the eligible lending entities comprises grouping the eligible lending entities (see paragraph 104).

20. As per claim 15, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches further comprising generating a list of at least one lending entity eligible to fund the loan application (see paragraph 104).

21. As per claim 16, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches further comprising assigning the loan application to the selected eligible lending entity (see paragraph 57).

22. As per claim 17, Dhar teaches a system for allocating loans comprising: at least one data storage device comprising:

information associated with a plurality of lending entities available for lending (see paragraphs 28-30), and

information associated with a loan application (see paragraphs 54, 59, 95 and Figure 3, step 30); and

an allocation engine comprising a processor (see paragraphs 17 and 18), the processor adapted to:

determine whether each of the plurality of lending entities is eligible to fund the loan application (see paragraphs 95-97),

prioritize at least a portion of the eligible lending entities according to at least one predetermined rule (see paragraphs 103-104), and

select an eligible lending entity from the prioritized eligible lending entities (see paragraphs 101 and 104).

Nafousi teaches determining whether any of the prioritized eligible lending entities is a preferred lending entity, determining, if none of the prioritized lending entities are preferred lending entities, a ranking for the eligible lending entities and wherein the selected eligible entity is one of a preferred lending entity and a lending entity with the highest ranking (see paragraphs 61, 71, 131, 132, 143, 148, 150, 155 and Figure 17).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar and Nafousi to rank eligible lending entities and select the one with the highest ranking because it allows a user to choose a lending entity based on a performance criteria quickly and efficiently as taught by Nafousi (see paragraph 28).

23. Claim 18 recites similar limitations to claim 2 and thus rejected using the same art and rationale in the rejection of claim 2 as set forth above.



24. Claim 19 recites similar limitations to claim 3 and thus rejected using the same art and rationale in the rejection of claim 3 as set forth above.

25. Claim 20 recites similar limitations to claim 4 and thus rejected using the same art and rationale in the rejection of claim 4 as set forth above.

26. Claim 22 recites similar limitations to claim 6 and thus rejected using the same art and rationale in the rejection of claim 6 as set forth above.

27. Claim 23 recites similar limitations to claim 3 and thus rejected using the same art and rationale in the rejection of claim 3 as set forth above.

28. Claim 24 recites similar limitations to claim 8 and thus rejected using the same art and rationale in the rejection of claim 8 as set forth above.

29. Claim 25 recites similar limitations to claim 11 and thus rejected using the same art and rationale in the rejection of claim 11 as set forth above.

30. Claim 27 recites similar limitations to claim 11 and thus rejected using the same art and rationale in the rejection of claim 11 as set forth above.

31. Claim 29 recites similar limitations to claim 13 and thus rejected using the same art and rationale in the rejection of claim 13 as set forth above.

32. Claim 30 recites similar limitations to claim 14 and thus rejected using the same art and rationale in the rejection of claim 14 as set forth above.

33. As per claim 31, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the data storage device comprises a database (see paragraphs 17 and 29).

34. Claim 32 recites similar limitations to claim 15 and thus rejected using the same art and rationale in the rejection of claim 15 as set forth above.

35. Claim 33 recites similar limitations to claim 16 and thus rejected using the same art and rationale in the rejection of claim 16 as set forth above.

36. As per claim 34, Dhar teaches the system of claim 33 as described above. Dhar further teaches wherein the processor is further adapted to notify the selected eligible lending entity (see paragraph 57).

37. As per claim 35, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the information associated with a plurality of lending entities comprises eligibility criteria for at least one of the plurality of lending entities (see paragraphs 59-61).

38. As per claim 40, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the information associated with a plurality of lending entities comprises an affiliation of at least one of the plurality of lending entities (see paragraph 60).

39. As per claim 41, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the information associated with a plurality of lending entities comprises information related to an association in which at least one of the plurality of lending entities participates (see paragraphs 59-61 and 85).

40. As per claim 42, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the loan application comprises an application for financing acquisition of an automobile (see paragraph 73)

41. As per claim 43, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the information associated with the plurality of lending entities is stored on a plurality of networks associated with the plurality of lending entities (see paragraphs 17-19, 27, 28 and 30).

42. As per claim 44, Dhar and Nafousi teach the system of claim 17 as described above. Dhar further teaches wherein the information associated with the plurality of lending entities is stored on a network of a clearing house (see paragraph 28).

43. As per claim 51, Dhar teaches a method for allocating loan applications among a plurality of lending entities comprising:

storing information associated with a plurality of lending entities, wherein the information associated with the plurality of lending entities comprises at least one eligibility criteria (see paragraphs 17, 29 and 59-61);

updating the information associated with the plurality of lending entities (see paragraph 29);

receiving information associated with a loan application (see paragraph 59); and  
determining a lending entity of the plurality of lending entities to assign the loan application based upon the at least one eligibility criteria (see paragraphs 59-61); and  
assigning the loan application to the lending entity (see paragraph 57).

Nafousi teaches prioritizing at least a portion of the eligible lending entities according to at least one predetermined rule; determining whether any of the prioritized eligible lending entities is a preferred lending entity, determining, if none of the prioritized eligible lending entities are preferred lending entities, a ranking for the eligible

lending entities based on a second rule that is different from the first predetermined rule and determining a lending entity based on the preferred lending entity or the highest rank entity (see paragraphs 61, 71, 131, 132, 143, 148, 150, 155 and Figure 17).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar and Nafousi to rank eligible lending entities and select the one with the highest ranking because it allows a user to choose a lending entity based on a performance criteria quickly and efficiently as taught by Nafousi (see paragraph 28).

44. As per claim 52, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the information associated with the plurality of lending entities is stored on a centralized network (see paragraphs 17-18 and Figure 2).

45. As per claim 53, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the information associated with the plurality of lending entities is stored on a centralized data storage device (see paragraphs 17-18 and Figure 2).

46. As per claim 54, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the information associated with the plurality of lending entities is stored on a plurality of networks associated with the plurality of lending entities (see paragraphs 17-18 and Figure 2).

47. As per claim 55, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the operation of updating the information

associated with the plurality of lending entities is performed from a clearing house (see paragraph 29).

48. As per claim 56, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the operation of updating the information associated with the plurality of lending entities is performed from a network associated with at least one of the plurality of lending entities (see paragraph 29).

49. As per claim 57, Dhar and Nafousi teach the method of claim 51 as described above. Dhar further teaches wherein the operation of updating the information associated with the plurality of lending entities is performed by at least one of the plurality of lending entities (see paragraph 29).

50. Claims 45-50 rejected under 35 U.S.C. 103(a) as being unpatentable over DeFrancesco et al., U.S. Patent No. 5,878,403 (see PTO-892, Ref. B in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D).

51. As per claim 45, DeFrancesco teaches a method for allocating automobile loans among a plurality of lending entities comprising:

receiving information associated with a automobile financing application (see column 21, lines 66-67 and column 22, lines 1-14);

determining whether each of a plurality of lending entities is eligible to fund the automobile financing application (see column 22, lines 1-14);

prioritizing at least a portion of the eligible lending entities according to at least one predetermined rule (see column 22, lines 11-14); and

selecting an eligible lending entity from the prioritized eligible lending entities (see column 22, lines 11-14).

Nafousi teaches determining whether any of the prioritized eligible lending entities is a preferred lending entity, determining, if none of the prioritized lending entities are preferred lending entities, a ranking for the eligible lending entities and wherein the selected eligible entity is one of a preferred lending entity and a lending entity with the highest ranking (see paragraphs 61, 71, 131, 132, 143, 148, 150, 155 and Figure 17).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of DeFrancesco and Nafousi to rank eligible lending entities and select the one with the highest ranking because it allows a user to choose a lending entity based on a performance criteria quickly and efficiently as taught by Nafousi (see paragraph 28).

52. As per claim 46, DeFrancesco and Nafousi teach the method of claim 45 as described above. DeFrancesco further teaches wherein the information associated with the automobile financing application is received from an automobile dealership (see column 21, lines 66-67 and column 22, lines 14-26).

53. As per claim 47, DeFrancesco and Nafousi teach the method of claim 45 as described above. DeFrancesco further teaches wherein the information associated with the automobile financing application is received by a clearing house (see column 22, lines 44-67 and column 23, lines 1-14).

54. As per claim 48, DeFrancesco and Nafousi teach the method of claim 45 as described above. DeFrancesco further teaches further comprising generating a list of at least one lending entity eligible to fund the automobile financing application (see column 22, lines 11-14).

55. As per claim 49, DeFrancesco and Nafousi teach the method of claim 45 as described above. DeFrancesco further teaches further comprising assigning the loan application to the selected eligible lending entity (see column 22, lines 11-14).

56. As per claim 50, DeFrancesco teaches the system for allocating automobile loan applications among a plurality of lending entities comprising:

at least one data storage device comprising (see column 18, lines 8-32): information associated with a plurality of lending entities available for providing automobile financing, and information associated with an automobile financing application (see column 18, lines 8-32, column 21, lines 66-67 and column 22, lines 1-14); and

an allocation engine comprising a processor, the processor adapted to (see column 22, lines 1-14): determine whether each of the plurality of lending entities is eligible to fund the automobile financing application, prioritize the list of eligible lending entities according to at least one predetermined rule, and select an eligible lending entity from the prioritized eligible lending entities (see column 22, lines 11-14).

Nafousi teaches determining whether any of the prioritized eligible lending entities is a preferred lending entity, determining, if none of the prioritized lending entities are preferred lending entities, a ranking for the eligible lending entities and

wherein the selected eligible entity is one of a preferred lending entity and a lending entity with the highest ranking (see paragraphs 61, 71, 131, 132, 143, 148, 150, 155 and Figure 17).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of DeFrancesco and Nafousi to rank eligible lending entities and select the one with the highest ranking because it allows a user to choose a lending entity based on a performance criteria quickly and efficiently as taught by Nafousi (see paragraph 28).

57. Claim 5 rejected under 35 U.S.C. 103(a) as being unpatentable over Dhar et al., U.S. Patent Application Publication 2002/0040339 (see PTO-892, Ref. A) in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D) as applied to claim 4 above, and further in view of Louie et al., U.S. Patent Application Publication 2001/0054022 (see PTO-892, Ref. C).

58. As per claim 5, Dhar teaches the method of claim 4 as described above. Dhar does not explicitly teach determining whether the lending entity has funds sufficient to lend the loan amount.

Louie teaches determining whether the lending entity has funds sufficient to lend the loan amount (see paragraph 6).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine whether entity has sufficient funds to for the loan amount because several



banks or lending institutions might instead underwrite a loan to lesson the impact of risk as taught by Louie (see paragraph 6).

59. Claims 10 and 12 rejected under 35 U.S.C. 103(a) as being unpatentable over Dhar et al., U.S. Patent Application Publication 2002/0040339 (see PTO-892, Ref. A) in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D) as applied to claim 1 above, and further in view of Louie et al., U.S. Patent Application Publication 2001/0054022 (see PTO-892, Ref. C).

60. As per claim 10, Dhar and Nafousi teach the method of claim 1 as described above. Dhar further teaches sorting the eligible lending entities. Dhar does not explicitly teach according to an amount of allocated funds that are available for lending.

Louie teaches according to an amount of allocated funds that are available for lending (see paragraph 6).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine the amount of allocated funds available for lending because it would allow lenders to know if they can fund a loan alone or with several banks or lending institutions to reduce the impact of risk as taught by Louie (see paragraph 6).

61. As per claim 12, Dhar and Nafousi teach the method of claim 1 as described above. Dhar does not explicitly teach wherein the operation of prioritizing at least a portion of the eligible lending entities comprises determining whether a lending entity is eligible to fund the loan application through an association of lending entities.

Louie teaches wherein the operation of prioritizing at least a portion of the eligible lending entities comprises determining whether a lending entity is eligible to fund the loan application through an association of lending entities (see paragraphs 6-7).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine if lending is by a single entity or several entities because it would allow lenders to reduce the impact of risk if loan is funded by several entities as taught by Louie (see paragraph 6).

62. Claim 14 rejected under 35 U.S.C. 103(a) as being unpatentable over Dhar et al., U.S. Patent Application Publication 2002/0040339 (see PTO-892, Ref. A) in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D) as applied to claim 13 above, and further in view of Louie et al., U.S. Patent Application Publication 2001/0054022 (see PTO-892, Ref. C).

63. As per claim 14, Dhar and Nafousi teach the method of claim 13 as described above. Dhar teaches grouping the eligible lending entities. Dhar does not explicitly teach wherein the operation of grouping the eligible lending entities according to whether the lending entities are eligible to fund the loan application on their own or through an association of lending entities.

Louie teaches wherein the operation of determining whether the lending entities are eligible to fund the loan application on their own or through an association of lending entities. (see paragraphs 6-7).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine if lending is by a single entity or several entities because it would allow lenders to reduce the impact of risk if loan is funded by several entities as taught by Louie (see paragraph 6).

64. Claim 21 recites similar limitations to claim 5 and thus rejected using the same art and rationale in the rejection of claim 5 as set forth above.

65. Claim 26 recites similar limitations to claim 10 and thus rejected using the same art and rationale in the rejection of claim 10 as set forth above.

66. Claim 28 recites similar limitations to claim 12 and thus rejected using the same art and rationale in the rejection of claim 12 as set forth above.

67. Claims 36-39 rejected under 35 U.S.C. 103(a) as being unpatentable over Dhar et al., U.S. Patent Application Publication 2002/0040339 (see PTO-892, Ref. A) in view of Nafousi, U.S. Patent Application Publication 2004/0128262 (see PTO-892, Ref. D) as applied to claim 17 above, and further in view of Louie et al., U.S. Patent Application Publication 2001/0054022 (see PTO-892, Ref. C).

68. As per claim 36, Dhar and Nafousi teach the method of claim 17 as described above. Dhar does not explicitly teach wherein the information associated with a plurality of lending entities comprises an amount of allocated funds for at least one of the plurality of lending entities.

Louie teaches wherein the information associated with a plurality of lending entities comprises an amount of allocated funds for at least one of the plurality of lending entities (see paragraph 6).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine the amount of allocated funds available for lending because it would allow lenders to know if they can fund a loan alone or with several banks or lending institutions to reduce the impact of risk as taught by Louie (see paragraph 6).

69. As per claim 37, Dhar and Nafousi teach the method of claim 17 as described above. Dhar does not explicitly teach wherein the information associated with a plurality of lending entities comprises a cap for at least one of the plurality of lending entities.

Louie teaches wherein the information associated with a plurality of lending entities comprises a cap for at least one of the plurality of lending entities (see paragraph 6).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine the cap on allocated funds available for lending because it would allow lenders to know if they can fund a loan alone or with several banks or lending institutions to reduce the impact of risk as taught by Louie (see paragraph 6).

70. As per claims 38 and 39, Dhar and Nafousi teach the method of claim 17 as described above. Dhar does not explicitly teach wherein the cap comprises a cap of funds allocated for an individual loan or plurality of loans.

Louie teaches wherein the cap comprises a cap of funds allocated for an individual loan or plurality of loans (see paragraph 6).

Therefore, it would be prima facie obvious to a person of ordinary skill in the art at the time of the invention to combine the teachings of Dhar, Nafousi and Louie to determine the cap on allocated funds available for lending for an individual loan or a plurality of loans because it would allow lenders to know if they can fund a loan alone or with several banks or lending institutions to reduce the impact of risk as taught by Louie (see paragraph 6).

### ***Conclusion***

71. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Application/Control Number:  
10/826,443  
Art Unit: 3692

Page 21

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Shahid R. Merchant whose telephone number is 571-270-1360. The examiner can normally be reached on First Friday Off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz P. Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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